

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

216 Haddon Avenue

Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

Deutsche Bank National Trust Company, as trustee, on  
behalf of the holders of the WaMu Mortgage Pass-  
Through Certificates, Series 2005-AR13

In Re:

Maruja Carrascoso,

Debtor.



Order Filed on September 30,  
2019 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No.: 18-34010 SLM

Adv. No.:

Hearing Date: 8/28/19 @ 10:00 a.m.

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: September 30, 2019**

A handwritten signature in cursive script that reads "Stacey L. Meisel".  
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Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Maruja Carrascoso

Case No: 18-34010 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 9-10 5Th Street, Fair Lawn, NJ, 07410, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esq., attorney for Debtor, and for good cause having been shown

▼ and the parties having consensually resolved the motion,

It is **ORDERED, ADJUDGED and DECREED** that as of August 28, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for LMP payments due April 2019 through August 2019 for a total post-petition default of \$6,942.47 (5 @ \$1,554.00, \$777.53 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,942.47 will be paid by Debtor remitting \$1,157.00 per month for five months and \$1,157.47 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that debtor is to continue with the loss mitigation program and loss mit payments are to resume September 1, 2019, directly to Secured Creditor, SPS, P.O. Box 65450, Salt Lake City, UT, 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to any post-petition arrears that have accrued, including but not limited to the difference between the regular payment amount and the loss mitigation payment amount; and

It is further **ORDERED, ADJUDGED and DECREED** that in the even a loan modification is denied, debtor will be responsible for shortfall between the regular payments and the loss mitigation payments; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the cure payments or any loss mit payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

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Debtor: Maruja Carrascoso

Case No: 18-34010 SLM

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Maruja Carrascoso  
Debtor

Case No. 18-34010-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db +Maruja Carrascoso, 9-10 5th Street, Fair Lawn, NJ 07410-6100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13  
rsolarz@kmlawgroup.com

Russell L. Low on behalf of Debtor Maruja Carrascoso rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5